

Information to identify the case:

Debtor 1 Ivone Angeli Weber

Social Security number or ITIN **xxx-xx-7669**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **13-14510-KHK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ivone Angeli Weber
aka Ivone Pilas Weber, fka Ivone A Abusbitan

January 10, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Ivone Angeli Weber
 Debtor

Case No. 13-14510-KHK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: jonesar
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.

db +Ivone Angeli Weber, 5505 Seminary Rd, Apt 1919N, Falls Church, VA 22041-2955
 12258245 +1661 Worthington Road, Ste. 100, West Palm Beach, FL 33409-6493
 12136888 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12018326 +Citi Retail Services, 2859 Paces Ferry Road, Suite 900, Atlanta, GA 30339-6206
 12018329 +McCabe Weisberg & Conway, 4021 University Drive, Suite 202, Fairfax, VA 22030-3408
 12047605 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +Fax: 407-737-5634 Jan 11 2019 04:26:40 Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite #100, WEST PALM BEACH, FL 33409-6493

12018324 EDI: AFNIRECOVERY.COM Jan 11 2019 08:08:00 Afni, Inc., 1310 Martin Luther King Dr, PO Box 3427, Bloomington, IL 61702-3427
 12018327 EDI: RMSC.COM Jan 11 2019 08:08:00 GE Capital Retail Bank, PO Box 965004, Orlando, FL 32896-5004
 12018328 E-mail/Text: EBN_Notifications@OWB.com Jan 11 2019 03:26:22 Indymac, P.O. Box 4045, Kalamazoo, MI 49003-4045
 12432125 EDI: JEFFERSONCAP.COM Jan 11 2019 08:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 12018330 E-mail/Text: bnc@nordstrom.com Jan 11 2019 03:25:58 Nordstrom Bank, P.O. Box 6555, Englewood, CO 80155-6555
 12022522 +E-mail/Text: bnc@nordstrom.com Jan 11 2019 03:25:58 Nordstrom fsb, P.O. Box 6566, Englewood, CO 80155-6566
 12179142 EDI: PRA.COM Jan 11 2019 08:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee fo
 cr Deutsche Bank National Trust Company
 12018325 Bank of America
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617)
 12260395* +1661 Worthington Road, Ste. 100, West Palm Beach, FL 33409-6493

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Brian A. Calub on behalf of Creditor Ocwen Loan Servicing, LLC bcalub@mcguirewoods.com, ehedges@mcguirewoods.com;cmorella@mcguirewoods.com
 Can Guner on behalf of Creditor Deutsche Bank National Trust Company cguner@rasflaw.com, cguner@rasflaw.com
 Jeremy Calvin Huang on behalf of Plaintiff Ivone Pilas Weber jhuang@lawfirmvirginia.com, lwoodward@chadwickwashington.com
 Jeremy Calvin Huang on behalf of Debtor Ivone Angeli Weber jhuang@chadwickwashington.com, lwoodward@chadwickwashington.com

District/off: 0422-9

User: jonesar
Form ID: 3180W

Page 2 of 2
Total Noticed: 14

Date Rcvd: Jan 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Johnie Rush Muncy on behalf of Creditor Deutsche Bank National Trust Company jmuncy@siwpc.com,
bjordan@siwpc.com;dsasser@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com;npatel@siwpc.com;bkreferr
als@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattec@siwpc.com
Malcolm Brooks Savage, III on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as
Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2006-AR7, MORTGAGE PASS-THROUGH CERTIFICATES Series
2006-AR7 vabecf@logs.com
Mary F. Balthasar Lake on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee
for INDYMAC INDX MORTGAGE LOAN TRUST 2006-AR7, MORTGAGE PASS-THROUGH CERTIFICATES Series
2006-AR7 vabecf@logs.com
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com
William M. Savage on behalf of Creditor Deutsche Bank National Trust Company vabecf@logs.com
TOTAL: 9